## State of Washington

## Office of the Insurance Commissioner

## 2000 Washington Market Share and Loss Ratio

**Domestic Authorized Companies** Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Company Name	Code	Dom	Written	Share (1)	Earned	Incurred	Ratio(2)
Cascade Natl Ins Co	10175	WA	\$8,465	0.15%	\$7,481	\$6,996	93.51%
Commonwealth Ins Co Of Amer	10220	WA	\$3,548	0.06%	\$3,543	\$2,188	61.75%
Consumers Insurance Company	28975	WA	\$0	0.00%	\$0	\$6	0.00%
Contractors Bonding & Ins Co	37206	WA	\$9,972	0.18%	\$9,423	\$2,446	25.96%
Eagle Pacific Ins Co	36986	WA	\$9,482	0.17%	\$3,551	\$1,155	32.54%
Farmers Ins Co Of WA	21644	WA	\$443,432	7.88%	\$433,555	\$302,542	69.78%
Federated Amer Ins Co	11096	WA	\$4,885	0.09%	\$5,535	\$3,962	71.57%
First Natl Ins Co Of Amer	24724	WA	\$47,736	0.85%	\$47,640	\$41,719	87.57%
Fraternal Beneficial Assoc	29360	WA	\$69	0.00%	\$67	\$8	12.11%
General Ins Co Of Amer	24732	WA	\$48,441	0.86%	\$49,127	\$29,900	60.86%
Grange Ins Assn	22101	WA	\$56,596	1.01%	\$56,343	\$38,151	67.71%
Mutual Of Enumclaw Ins Co	14761	WA	\$148,780	2.65%	\$145,428	\$90,475	62.21%
National Merit Ins Co	39004	WA	\$13,746	0.24%	\$13,375	\$8,642	64.62%
Northwest Dentists Ins Co	32417	WA	\$3,234	0.06%	\$3,234	\$1,387	42.90%
Pemco Ins Co	18805	WA	\$70,532	1.25%	\$70,468	\$43,454	61.66%
Pemco Mut Ins Co	24341	WA	\$200,607	3.57%	\$202,823	\$113,959	56.19%
Physicians Ins A Mut Co	40738	WA	\$50,246	0.89%	\$50,015	\$38,941	77.86%
Progressive Northwestern Ins Co	42919	WA	\$16,730	0.30%	\$13,780	\$8,547	62.02%
Red Shield Ins Co	41580	WA	\$3,073	0.05%	\$2,954	\$1,228	41.59%
Rocky Mountain Fire & Cas Co	22128	WA	\$7,855	0.14%	\$6,777	\$5,563	82.08%
Safeco Ins Co Of Amer	24740	WA	\$161,179	2.87%	\$165,362	\$98,262	59.42%
Seaton Ins Co	25763	WA	\$0	0.00%	\$0	(\$12,727)	0.00%
Unigard Ind Co	25798	WA	\$23,293	0.41%	\$21,975	\$16,726	76.11%
Unigard Ins Co	25747	WA	\$66,615	1.18%	\$63,326	\$40,992	64.73%
Washington Cas Co	42510	WA	\$22,928	0.41%	\$22,276	\$29,742	133.52%
Western Natl Assur Co	24465	WA	\$8,205	0.15%	\$7,631	\$5,854	76.72%
Western Professional Ins Co	10942	WA	\$11,366	0.20%	\$11,138	\$9,470	85.02%
Totals (Loss Ratio is average)			\$1,441,015	25.62%	\$1,416,829	\$929,591	66.35%

<sup>(1)</sup> Market Share is based on all authorized Washington companies' written premiums. (2) Excluding all Loss Adjustment Expenses (LAE)